

1 **Amendments to the Claims:**

2 This listing of claims will replace all prior versions, and listings, of claims in the application:

3
4 **Listing of Claims:**

5
6 1. (Currently amended) A method of auctioning bad debts to a plurality of clients, said method
7 comprising the steps of:

8 placing select information relating to at least one bad debt on an online auction forum, said
9 select information comprising at least one distinct bad debt item to be displayed on a bidding site of
10 said online auction forum;

11 establishing at least one bidding site on said online auction forum, said bidding site being
12 associated with a database, said database including ~~comprising~~ said bad debt item;

13 classifying said bad debt item ~~in an arrangement~~ based on a geographic ~~location of a~~ territory
14 where jurisdiction is present over a debtor, ~~property belonging to said debtor, or a combination thereof;~~

15 displaying said bad debt item on said bidding site in accordance with said ~~arrangement~~
16 geographic territory.

17
18 2. (Currently amended) The method of Claim 1, further comprising the step of:

19 requiring a client to select at least one geographic ~~location~~ territory, said geographic ~~location~~
20 territory being associated with ~~said bad debt item having~~ a debtor who is ~~or owns property that is~~
21 subject to the jurisdiction of said selected geographic ~~location~~ territory.

22
23 3. (Currently amended) The method of Claim 1, wherein said bad debt item is a lot package that
24 includes a pre-grouped assortment of select information relating to at least two bad debts, wherein each
25 bad debt has a debtor, each of said debtors being subject to ~~or owning property that is subject to a~~
26 jurisdiction of a geographic territory that is common to all of said debtors in said lot package, said lot
27 package to be displayed as a distinct bad debt item on said bidding site of said online auction forum.

1 4. (Previously presented) The method of Claim 1, wherein said bad debt item is an apportioned bad
2 debt containing select information relating to a particular bad debt, said apportioned bad debt
3 comprising a fractional portion of the monetary value of the whole of said bad debt and is to be
4 displayed as a distinct bad debt item on said bidding site of said online auction forum.

5
6 5. (Previously presented) The method of Claim 1, wherein said select information relating to said bad
7 debt item includes the uncollected monetary value of said bad debt.

8
9 6. (Currently amended) The method of Claim 1, wherein said select information relating to said bad
10 debt item includes the geographic ~~location of the known~~ territories in which jurisdiction is present over
11 said debtor, ~~said property belonging to said debtor, or a combination thereof.~~

12
13 7. (Previously presented) The method of Claim 1, wherein said select information relating to said bad
14 debt item includes the geographic location where said debtor is domiciled.

15
16 8. (Previously presented) The method of Claim 1, wherein said select information relating to said bad
17 debt item includes rating information that is related to the potential for collection of said bad debt item
18 from said debtor.

19
20 9. (Previously presented) The method of Claim 1, wherein said select information relating to said bad
21 debt item includes a predetermined minimum bid request amount, said online auction forum not
22 to accept a bid for said bad debt item that is below said predetermined minimum bid request amount
23 set for said same bad debt item.

24
25 10. (Previously presented) The method of Claim 3, wherein said select information relating to each
26 of said bad debts in said lot package includes the uncollected monetary value of said bad debt.

1 11. (Previously presented) The method of Claim 3, wherein said select information relating to each
2 of said bad debts in said lot package includes the geographic ~~location of the known~~ territories in
3 which jurisdiction is present over said debtor, ~~said property belonging to said debtor, or a combination~~
4 thereof.

5
6 12. (Previously presented) The method of Claim 3, wherein said select information relating to each
7 of said bad debts in said lot package includes the geographic location where said debtor is domiciled.

8
9 13. (Previously presented) The method of Claim 3, wherein said select information relating to each
10 of said bad debts in said lot package includes rating information that is related to the potential for
11 collection of said bad debt from said debtor.

12
13 14. (Previously presented) The method of Claim 3, wherein said select information relating to said
14 bad debts in said lot package includes rating information that is related to the potential for collection
15 of all of said bad debts included in said lot package.

16
17 15. (Previously presented) The method of Claim 14, wherein said rating information is based on an
18 average of the total sum of a rating figure of each of said bad debts included in said lot package.

19
20 16. (Previously presented) The method of Claim 3, wherein said select information relating to said
21 lot package includes a predetermined minimum bid request amount, said online auction forum not to
22 accept a bid for said lot package that is below said predetermined minimum bid request amount set for
23 said same lot package.

24
25 17. (Previously presented) The method of Claim 4, wherein said select information relating to said
26 apportioned bad debt includes the uncollected monetary value of the apportioned fraction of said
27 bad debt.

1 18. (Previously presented) The method of Claim 4, wherein said select information relating to said
2 apportioned bad debt includes the uncollected monetary value of the whole of said bad debt from
3 which said apportioned bad debt was taken.
4

5 19. (Currently amended) The method of Claim 4, wherein said select information relating to said
6 apportioned bad debt includes the geographic ~~location of the known~~ territories in which
7 jurisdiction is present over said debtor, ~~said property belonging to said debtor, or a combination~~
8 thereof.
9

10 20. (Previously presented) The method of Claim 4, wherein said select information relating to said
11 apportioned bad debt includes the geographic location where said debtor is domiciled.
12

13 21. (Previously presented) The method of Claim 4, wherein said select information relating to said
14 apportioned bad debt includes the fractional share that was apportioned from the whole of said bad
15 debt.
16

17 22. (Previously presented) The method of Claim 4, wherein said select information relating to said
18 apportioned bad debt includes rating information that is related to the potential for collection of said
19 apportioned bad debt from said debtor.
20

21 23. (Previously presented) The method of Claim 4, wherein said select information relating to said
22 apportioned bad debt includes a predetermined minimum bid request amount, said online auction
23 forum not to accept a bid for said apportioned bad debt that is below said predetermined minimum bid
24 request amount set for said same apportioned bad debt.
25

26 24. (Previously presented) The method of Claim 1, wherein said online auction is conducted utilizing
27 consecutive and concurrent bidding phase intervals, each of said bidding phase intervals enduring for
28

1 a predetermined time period.

2
3 25. (Previously presented) The method of Claim 24, wherein any said bad debt item that receives a
4 bidding price equal to or above its predetermined minimum bid request amount at the end of said
5 bidding phase interval will be classified into a purchased items database of said online auction forum.

6
7 26. Canceled.

8
9 27. Canceled.

10
11 28. (Previously presented) The method of Claim 1, wherein said bad debt item is selected from said
12 database for display on said bidding site on the basis of its numerical positioning in relation to other
13 said bad debt items contained in said same database.

14
15 29. (Previously presented) The method of Claim 1, wherein said bad debt item is selected from said
16 database for display on said bidding site on the basis of a random selection process, said random
17 selection process occurring irrespective of the numerical positioning of any said bad debt item
18 contained in said same database.

19
20 30. (Currently amended) The method of Claim 1, wherein said bad debt item is selected from said
21 database for display on said bidding site on the basis of an order preference of ~~the managing~~ personnel
22 managing [of] said online auction forum.

23
24 31. (Currently amended) A system for selling bad debts, said system comprising:

25 (a) [in] a remote host system connected to a communications network said remote host
26 system including:

27 (i) a central processing element for processing data;

28 (ii) a data storage element for storing data; and

1 (iii) ~~e-commerce~~ software installed for execution on the central processing element
2 and having at least one sales site module; a database that is associated with said
3 at least one sales site module and which comprises said database including at
4 least one bad debt item, said bad debt item ~~to be displayed~~ being accessible on
5 said associated sales site module in ~~an arrangement based on~~ accordance with
6 a geographic ~~location of a territory~~ where jurisdiction is present over a debtor,
7 ~~property belonging to said debtor, or a combination thereof~~; said ~~e-commerce~~
8 software configured to run multiple, concurrent, and distinct client sessions on
9 said remote host system; and

10 (b) remote an interface element for providing public access to said ~~e-commerce~~ software,
11 wherein a plurality of clients may each participate in an online session of said ~~e-commerce~~ software,
12 running on said remote host system, from client systems connected to said communications network,
13 and wherein each of said plurality of clients may be able to purchase said bad debt item ~~displayed~~
14 available for sale on said associated sales site.

15
16 32. (Currently amended) A method of outright selling bad debts, said method comprising the steps
17 of:

18 placing select information relating to at least one bad debt on an online sales forum, said select
19 information comprising at least one distinct bad debt item to be displayed on a sales site of said online
20 sales forum;

21 establishing at least one sales site on said online sales forum, said sales site being associated
22 with a database , said database including ~~comprising~~ said bad debt item;

23 classifying said bad debt item ~~in an arrangement~~ based on a geographic ~~location of a territory~~
24 where jurisdiction is present over a debtor , ~~property belonging to said debtor, or a combination thereof~~
25 ; and

26 displaying said bad debt item on said sales site in accordance with said arrangement
27 geographic territory .

1 33. (Currently amended) A method of selling bad debts comprising:
2 compiling at least one bad debt, said bad debt being associated with a debtor;
3 classifying said bad debt ~~in an arrangement~~ based on a geographical location where
4 jurisdiction is present over said debtor ~~, a property belonging to said debtor, or a combination thereof~~
5 ; and
6 conducting a transaction with a buyer, wherein said buyer purchases said bad debt.

7
8 34. (Currently amended) The method of claim 33, further comprising:
9 ~~providing a pre-grouped assortment comprising~~
10 (a) providing select information regarding a plurality of bad debts ;
11 (b) grouping the plurality of bad debts into a plurality of groups of bad debts, each such group of bad
12 debts including corresponding debtors who are subject to personal jurisdiction in a particular
13 geographic territory; and
14 (c) classifying said plurality of groups of bad debts based on a geographic territory where jurisdiction
15 is present over all of the debtors within such group of bad debts .

16
17 35. (Previously presented) The method of claim 33, further comprising:
18 providing an apportioned bad debt, said apportioned bad debt comprising a fractional portion of the
19 monetary value of the whole of said bad debt.

20
21 36. (Previously presented) The method of claim 33, wherein said transaction is internet based.

22
23 37. (Currently amended) The method of claim 33, wherein said transaction is an auction transaction;
24 ~~an outright sale, or a combination thereof.~~

25
26 38. (Currently amended) A method of selling bad debts comprising:
27 compiling a plurality of bad debts, each of said bad debts being associated with a debtor;
28

1 grouping each of said plurality of bad debts into groups based on a geographic territory ~~location~~
2 where jurisdiction is present over said debtor ~~, property belonging to said debtor, or a combination~~
3 ~~thereof~~, wherein bad debts of one group are each associated with a common geographic territory
4 ~~location~~ over which said jurisdiction is present; and

5 conducting a transaction with a buyer, wherein said buyer purchases a
6 group of said bad debts.

7
8 39. (Previously presented) The method of claim 38, wherein said group contains at least two of said
9 bad debts.

10
11 40. (Previously presented) The method of claim 38, wherein said bad debts may comprise an
12 apportioned bad debt, said apportioned bad debt comprising a fractional portion of the monetary
13 value of the whole of said bad debt.

14
15 41. (Previously presented) The method of claim 38, wherein said transaction is internet based.

16
17 42. (Currently amended) The method of claim 38, wherein said transaction is an auction transaction
18 ~~, an outright sale, or a combination thereof.~~

19
20 43. (Currently amended) The system of claim 31, wherein said purchase of said bad debt item is
21 conducted via an auction process, ~~an outright sale, or a combination thereof.~~

22
23 44. (Previously presented) The system of claim 31, wherein said software further includes a purchased
24 items database, said bad debt item classified into said purchased items database subsequent to being
25 sold.

26
27 45. (Currently amended) A method of selling bad debts comprising:
28

1 providing a database comprising a plurality of bad debts, each bad debt having at least one
2 debtor associated therewith, and wherein at least one court of law has jurisdiction over said associated
3 debtor, property belonging to said debtor, or a combination thereof; and

4 allowing a purchaser ~~to select~~ access to said bad debts pertaining to a particular geographic
5 territory, wherein said associated debtor of each of said bad debts is subject to the jurisdiction of said
6 geographic territory; and

7 allowing the purchaser to purchase at least one bad debt ~~for purchase based on a geographic~~
8 ~~location selected by said purchaser, wherein said jurisdiction is present over said debtor or said~~
9 ~~property in said geographic location.~~

10
11 46. Canceled.

12
13 47. (New) A method of marketing uncollected debts, each of such uncollected debts being
14 associated with a corresponding debtor, and each such debtor being subject to personal legal
15 jurisdiction in one or more geographic territories, said method comprising the steps of:

16 a. gathering debt information about a plurality of uncollected debts, each of said plurality of
17 uncollected debts being associated with a debtor;

18 b. gathering debtor jurisdiction information regarding geographic territories in which the
19 debtor associated with each of such uncollected debts is likely to be subject to personal legal
20 jurisdiction;

21 c. providing the gathered debt information and gathered debtor jurisdiction information to a
22 host web site;

23 d. allowing a remote client to access the host web site over a computer network to access
24 the gathered debt information in accordance with debtor jurisdiction information for a geographic
25 territory of interest to the remote client.

1 48. (New) The method recited by claim 47 wherein the step of gathering debtor jurisdiction
2 information includes the step of gathering information regarding the territory in which each debtor
3 currently resides.

4
5 49. (New) The method recited by claim 47 wherein the step of gathering debtor jurisdiction
6 information includes the step of gathering information regarding the territory in which each debtor
7 is domiciled.

8
9 50. (New) The method recited by claim 47 further including the steps of:

10 e. receiving from the remote client at least one selected geographic territory of interest to
11 the remote client; and

12 f. displaying to the remote client uncollected debts for which the associated debtors are
13 likely to be subject to personal legal jurisdiction within the at least one geographic territory selected
14 by the remote client.

15
16 51. (New) The method recited by claim 50 wherein the displaying step includes the step of
17 displaying to the remote client uncollected debts of debtors who reside within the geographic
18 territory of interest to the remote client.

19
20 52. (New) The method recited by claim 50 wherein the displaying step includes the step of
21 displaying to the remote client uncollected debts of debtors who are domiciled within the
22 geographic territory of interest to the remote client.

23
24 53. (New) A method of marketing uncollected debts, each of such uncollected debts being
25 associated with a corresponding debtor, and each such debtor owning certain property against
26 which a legal judgment may be levied, said method comprising the steps of:

27 a. gathering debt information about a plurality of uncollected debts;

1 b. gathering, for each such uncollected debt, debtor property information regarding the
2 geographic location of property that is owned by the debtor associated with each such uncollected
3 debt, and against which property a legal judgment may be levied;

4 c. providing the gathered debt information, and the gathered debtor property information, to
5 a host web site; and

6 d. allowing a remote client to access the host web site over a computer network to access
7 the gathered debt information in accordance with a geographic location of interest to the remote
8 client, whereby said remote client may thereafter access uncollected debts associated with debtors
9 who own property within the geographic location of interest to the remote user, and against which
10 property a legal judgment may be levied.

11
12 54. (New) The method recited by claim 53 including the steps of:

13
14 e. allowing the remote client to select a geographic location of interest to the remote client;
15 and

16 f. displaying to the remote client uncollected debts for which the associated debtors own
17 property within the selected geographic location, and against which a legal judgment may be levied.

18
19 55. (New) A method of selling bad debts comprising:

20 a) compiling a plurality of bad debts, each of said bad debts being associated with a debtor,
21 wherein each of said debtors is subject to personal legal jurisdiction of at least one geographic
22 territory;

23 b) providing select information pertaining to at least one of said bad debts to a remote host
24 web site connected to a communications network;

25 c) allowing a remote client to access said host web site over a communications network;

26 d) allowing said client to select at least one geographic territory;

27 e) allowing said client access to at least one of said bad debts that is associated with said
28 selected geographic territory; and

1 f) conducting a transaction with a buyer, wherein said buyer purchases said at least one of
2 said bad debts.

3
4 56. (New) The method as in claim 55, wherein said transaction is an auction transaction.

5
6 57. (New) The system recited in claim 31 wherein said software further includes at least one
7 sales site module.

8
9 58. (New) The method of claim 33, wherein said transaction is an outright sale.

10
11 59. (New) The method of claim 38, wherein said transaction is an outright sale.

12
13 60. (New) The system of claim 31, wherein said purchase of said bad debt item is conducted
14 via an outright sale.

15
16 61. (New) The method of claim 55, wherein said transaction is an outright sale.